

EXHIBIT B1

Estimado Juez Hellerstein,

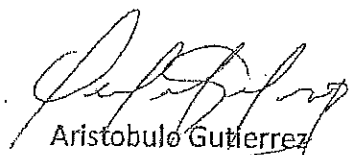
Le escribimos en apoyo de Zachary Zwerko. Hemos conocido Zack durante tres años y considerar que sea una person muy trabajadora, cariñosa y de confianza. Hemos pasado mucho tiempo con él y estamos muy contentos de que él es parte de nuestra familia.

Incluso a través de esta investigación, estamos muy contentos de que se casa con nuestra hija, Sandra, y estamos muy contentos de que se espera un bebé juntos. Estamos contentos de que van a empezar una vida juntos y que estan muy contentos de tener una familia. Desde que nos enteramos de la investigación hemos estado muy preocupados. A pesar de todo, queremos que Zack y Sandra tengan la oportunidad de casarse y que Zack pueda estar con ella durante su embarazo. A pesar de que perdió su trabajo, continuó a ser muy productiva y asumir todo el trabajo de la casa, mientras que búsqua otro empleo.

Él es una persona considerada que ama nuestra familia y siempre está ahí para nosotros para ayudarnos con todo lo que necesitamos. Personalmente, él nos ayuda con el trabajo en la casa, nos enseña a usar nuestra computadora y solucionar problemas técnicas y realmente apreciamos todo lo que hace por nosotros.

Sabemos que está muy arrepentido de lo que hizo y está devastado por el impacto en la vida de todos. Tenemos la esperanza de que usted considere su buen carácter y su importancia en nuestras vidas en la sentencia y que no tendrá que servir ningun tiempo lejos de su familia que depende de él.

Atentamente,


Aristobulo Gutierrez

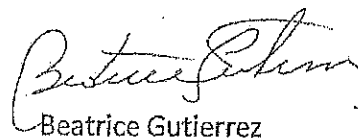

Beatrice Gutierrez

EXHIBIT B2

Dear Judge Hellerstein,

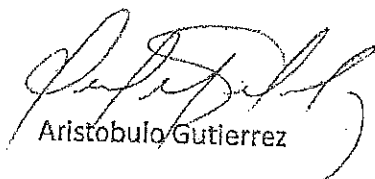
We are writing in support of Zachary Zwerko. We have known Zack for three years and consider him to be a very hard-working, caring and trustworthy person. We have spent a lot of time with him and we are very happy that he is part of our family.

Even through this investigation, we are so happy that he is marrying our daughter, Sandra, and we are very excited that they are expecting a baby together. We are happy that they will start a life together and that they are excited to have a family. Since we learned about the investigation we have been very worried. Despite everything, we want Zack and Sandra to have the opportunity to get married and for Zack to be there during her pregnancy. Even though he lost his job he continued to be very productive and take on all the household work while searching for a job.

He is a considerate person who loves our family and is always there for us to help us with anything that we need. Personally, he helps us with chores around the house and he teaches us to use our computer and fixes any problems with it and we really appreciate all that he does for us.

We know that he is very sorry for what he did and is devastated about the impact to everyone's lives. We are hopeful that you will consider his good character and his importance in our lives in sentencing and that he will not have to serve any time away from his family that depends on him.

Sincerely,


Aristobulo Gutierrez


Beatrice Gutierrez

EXHIBIT B3

April 29, 2015

The Honorable Alvin Hellerstein
Daniel Patrick Moynihan
United States Courthouse
500 Pearl St.
New York, NY 10007-1312

Dear Judge Hellerstien,

First I wanted to thank you for the thoughtfulness, fairness and respect you have shown throughout my trial. Second I wanted to sincerely apologize for the crime I have committed and own up to the mistakes I have made. While I cannot change what I have done but I can assure you this will never happen again. I can say this for certainty because it is not the kind of person I am. I would like to provide you with some background on who I am, where I come from and some of the events that lead me here. This is not as an excuse for my actions but simply for you to consider when sentencing me.

I lived with my grandparents until I was a teenager as my parents were very young and we had many financial difficulties. I saw what it was like to grow up with very little and made it my life's goal to work hard and succeed. I paid my own way through college by working full time while going to school and managed straight A's. Along with my ex wife Melissa, whom I have known since high school, we struggled and made sacrifices to pull ourselves upward. I can remember countless late nights studying or not having a weekend off from work for over 5 years. I think the hardest part for me in all of this is that I feel like I threw all this hard work away. I will likely never have a career again in my field or any other job of significance. My one lapse in judgment over the course of my whole life of honesty and hard work has taken all of my struggles to achieve success and made them worthless. To me, this is the greatest punishment I could imagine and is a sentence for the rest of my life.

Melissa and I were together for nearly 13 years but unfortunately we couldn't make it work anymore. Our separation in early 2012 sent me into the first real depression of my life and I began to drink and use drugs. Moreover, despite all my hard work, sacrifice and struggle I was unable to pay my bills or my mortgage for even my modest townhouse. I grew frustrated, desperate and irrational. My substance abuse clouded my judgment and I grew resentful that despite all my efforts it still wasn't enough. I rationalized that I needed just a small amount of money extra to keep me going. This turned out to be the biggest mistake of my life. I can assure you that none of this was about greed. I was never trying to make a lot of free money. For example after the first trade was made I received \$7,000, which I thought was half the proceeds. I was not aware that the amount earned was substantially more than that until this trial. I know that does not excuse my actions but I wanted you to know I have never taken the easy way out in my life and just wanted a small amount of money as a last resort, not as a means to get rich.

The only shining light left in my life is my wonderful fiancé Sandra and the thought of our coming child. I feel horrible every day that grim prospects for a career mean I cannot

provide for them the way that I know I could have. I think everyday about how I tried so hard to make a better life for my family than I had growing up and now I have made it worse. I can't bear the thought of being away from my future wife or not seeing the birth of my child.

I know that I did was wrong and I have to deal with the consequences for the rest of my life. The only thing left I can hope is the opportunity to rebuild my life and career. All I want now is the chance to do what I have always done, work hard to make a better life for my family. I realize I have to answer for my actions, and I will gracefully accept your final decision. Thank you very much.

Sincerely,

Zachary Zwerko

EXHIBIT B4

Dear Judge Hellerstein,

I'd like to take the opportunity to introduce myself to you and give you a view into my life so that you can hopefully see how terrible it would be to have Zack taken from me. My name is Sandra Gutierrez, I'm 36 years old and I've lived most of my life in New Jersey where I was born and raised. My parents came to the United States many years ago from Colombia in search of opportunity to create a better life for their family. I grew up seeing them work in very hard labor jobs, managing different shifts, and working overtime to provide their three children with a nice home and good education. They sacrificed so they could send me to private school and I also started working in high school to help pay for my tuition. I tried my hardest to be a good student and make them proud. I studied hard, played sports, volunteered in the local hospital and the community, and worked a part-time job. I felt like everything they taught me about hard work and perseverance paid off when I was accepted to Columbia University. I graduated with a degree in Industrial Engineering and was offered a job in supply chain. I was so proud to have a great job that I enjoyed and be in a position to help my parents with their bills, treat them to a nice day out and show them how much I appreciated their unconditional love and support.

I have always considered myself a very fortunate person to have such a loving and supportive family. I have also worked hard in my job to be promoted several times and am appreciative of all the support and sacrifice that went into my success. As happy as I was for many years with my family and career, I only discovered true love and happiness a few years ago when I met Zack.

Zack and I met at a dinner event where we discovered that we both worked at the same company and we quickly became friends. Zack is the most thoughtful person I have ever met and I'm amazed at how full of positive energy he is. He has always treated me with such unbelievable kindness and respect. Our friendship quickly developed into a strong relationship that brought a new happiness to my life I had never experienced before and could never have imagined.

A few months before I met Zack, I had ended a ten year relationship and was pleasantly surprised at how happy and meaningful my life was because of him. All of the things that I cared about, such as my family and career, were very important to him. He expressed how much he enjoyed spending time with my family and that it was the type of family he hoped to have in the future. I knew that he didn't have the same relationship or support from his family that I was fortunate to have and I was impressed at his strong will to succeed despite it.

Zack and I have spent many hours talking about having a family and how we would like to be able to provide our children with the opportunities and things that we didn't have, but that we also want to instill good values and work ethic in them. Zack has already put so much thought and effort into being a supportive father and raising good children, and I think that truly shows what a good person he is and how he wants to better the lives of others.

We spent a lot of time making plans for our future and working together to achieve those goals. We both wanted to move forward in our lives and careers and we decided that Zack would be the first to start to search for a new job. After almost a year of researching, networking and interviewing Zack was offered a position in Boston. I was very proud of him because it was the culmination of his hard work and perseverance throughout his education, the jobs that supported his education and his career. He was only in this role for a few months before the investigation ended his employment and left him devastated.

When I found out about the investigation, I was completely surprised. These actions were completely out of character for him and, while serious in every aspect, it was clear to me that his intentions were not in any way aligned with what actually occurred. I could see how the circumstances in his life at the time were different and stressful and contributed to this decision. He was going through a divorce and a very toxic work environment, which I was so proud of how well he managed all things considered. I know that he could never do something like this normally and that he clearly wasn't thinking right to make this kind of decision.

Despite all of this, I support my future husband and my best friend because he has a wonderful heart, and is the person who always put me and my family first in his life. Only one week before his arrest, Zack had a video call with my parents to request their blessing for his proposal, which he had been planning for weeks. It was so thoughtful and so sweet. When I returned from a business trip to Boston Zack proposed in our apartment. It was both the happiest day for me and a sad one because he would be arrested later that evening. We told the news about both the investigation and our engagement to our family and close friends who were all supportive and, nonetheless, excited about our engagement, which shows the kind of person he is and his character. Also just recently we have been blessed with news that we are expecting a baby and no words can describe the joy and excitement that I feel. Our dreams of having children are now a reality and we are overwhelmed with happiness and hope for a healthy pregnancy and baby. More than ever I need Zack with me.

Zack is genuinely a wonderful person and I can only say wonderful things about him because that's all that there is to say. If we ever have a disagreement we never argue or fight. We just talk to each other and listen and understand. He loves the people in our lives very much and they love him too. He is always trying to help them and make sure that they are happy.

This event has truly devastated him. All he wants is to provide for me and the baby. Not only is he devastated about his career but the thought of him going to jail is excruciating for us. He has stayed positive through this time and it helps keep me calm, but I know most nights he cannot sleep at all and lies awake thinking of what happened and what might occur.

More than anything I ask you to consider that Zack had no idea, intention or desire to ever receive the amount of money for which he has been accused. That doesn't make it right but I want you to know it is not what it appears on the surface. He made a poor decision out of desperation and naively trusted into a person he considered a friend. I beg you to please consider this point and not impose any jail time, which would be devastating for me and my family.

I feel fortunate every day that Zack is in my life and need him with me to be my husband and a father. I implore you to please not send him to prison. I need him with me and would be lost without him. Thank you so much for hearing my thoughts and feelings.

Sincerely,

Sandra Gutierrez

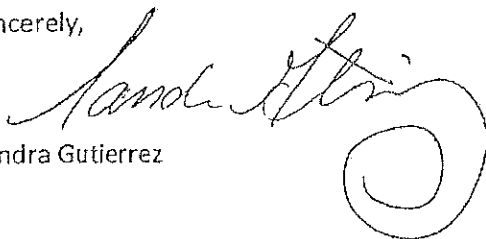
A handwritten signature in black ink, appearing to read 'Sandra Gutierrez', with a large, decorative swirl at the end.

EXHIBIT B5

Melissa Patalona
800 Kearny Avenue #1R
Kearny, NJ 07032
May 7, 2015

U.S. District Court
500 Pearl St. New York, NY 10007
Honorable Judge Alvin Hellerstein,

I've known Zachary Zwerko for over 15 years -- we started dating as teenagers, and were married in our late twenties. We grew up into different people and sadly divorced in 2012. I am a strong believer in consequences for actions, and that actions speak louder than words. Despite our differences, it pains me to write this letter about Zack in so many ways. Zack is just so much smarter than this and to have such poor judgment is so unlike him.

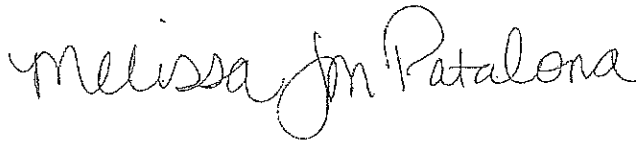
Zack has always been a hard worker, self-motivated, and eager to please. We met as teenagers, at work, and I witnessed first-hand Zack's work ethic. Although we were only 17, he had already worked several different jobs (some simultaneously) to save money, gain independence, and build skills. He worked extremely hard through college, nearly full time hours while taking a full course load, and we saved and saved so that we were able to purchase a home in our earlier twenties. Over our many years together, Zack proved himself to be one of the most intellectual people I have ever met. My only reaction upon hearing about his case is that this is poor judgment at its best. He knew better, knows better, and clearly made a horrible judgment in light of difficult circumstances. When we separated in early 2012, I went through the hardest time of my life and I believe Zack did as well. I imagine it was exponentially even more difficult for him since he kept the home we had purchased together and built our life in -- this carried both an emotional and financial burden that likely impacted his choices. I don't say this to excuse or diminish his actions. Rather, I share as an attempt to paint a picture of who Zack was and is, so that he isn't defined only by this particular bad judgment. Even as his ex-wife, I firmly believe that Zack is a good person, with good intentions. It would devastate me to see him in prison.

I believe in consequences for actions. I believe that Zack has already suffered many consequences that touch far beyond any gain he realized. He is not someone who lived a lavish lifestyle built on illicit gains. What he has already lost as a result -- his career, his credibility, his life savings -- were not built from money he realized from this case. Instead, he has lost irreplaceable things that he worked long and hard for, legitimately and honestly, his whole life. I know Zack extremely well -- and I can honestly

say that those repercussions are terribly difficult for him to accept, but he has faced into them and taken accountability for his actions.

I write this letter as Zack's ex-wife, as someone who vowed to support him and always will. But, I also write this as a taxpayer, and I'm sure that imprisonment is a costly endeavor with specific purposes in mind -- remove dangerous individuals from society, punish for crimes committed, prevent future occurrences, and rehabilitate those who need course correction. I have to be honest, seeing the government spent time and resources on imprisonment for Zack does not seem like a fruitful use of taxpayer dollars. I know him better than most, and I feel certain that he has learned this lesson a hundred times over and will never stop punishing himself for his actions.

Thank you very much for your consideration.

A handwritten signature in cursive script that reads "Melissa Patalona". The signature is written in dark ink and is positioned to the right of a small, faint handwritten mark that looks like a parenthesis "(". The signature is fluid and connected, with the first and last names clearly legible.

Melissa Patalona

EXHIBIT B6

Dear Judge Alvin Hellerstein,

I am writing you in regards to your upcoming sentencing of Zachary Zwerko. I understand and respect the process of holding people fully accountable for their actions, but in rare cases, those actions do not accurately define the person, and are simply out of character mistakes. I am hoping that with this letter I can provide you with some insight on who Zack is as a person.

I have known Zack for over 20 years, as he was one of the first people I met when I moved to this country from Italy. Throughout the years Zack has always been a reliable and trustworthy friend. He is the friend that you call first when you need help moving and the friend you rely upon when you need personal advice or emotional support. Like myself, Zack did not come from a wealthy family and everything that he has acquired and accomplished in life has been through hard work and dedication. Zack had a million excuses to choose the easy and wrong path in life on numerous occasions, and with the exclusion of this incidence, he always chose to work as hard as possible and be the best that he could be in an honorable way.

Throughout high school and college Zack was always one of the smartest and most hardworking friends I had. He always got excellent grades and somehow managed to do so while working long hours to support himself. His hard work has always been something to admire. Zack has the type of drive that makes you want to be better at what you do just by being around him. If his drive isn't enough to push you, his personality is. He constantly looks after others. If I ever started slacking in life or steered off path he was the one person there to help me back on track and pushed me to better myself.

When I think of Zack I think of commitment. He was committed to his friends, to his career and to his wife which he was with since High school. Zack and Melissa where together forever and when their marriage came to an end I know that it destroyed the Zack that I had know for two decades. He no longer seemed like himself, his dedication to work seemed like an after thought and he started acting erratically. He started dating multiple women and drinking a couple times a day became the norm. This behavior went on for a year or two.

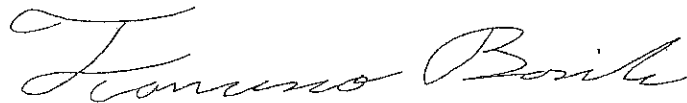
Then this last year, it was as if someone turned on a switch and Zack started coming back to his old self again. This had to do with the fact that Zack was finally back in a stable relationship with another woman, Sandra, who is now his fiancé. He was focused again, and that drive that made Zack came back. He was no longer sad about his old company closing down his facility, he instead worked hard to find another position in a new company and moved on to bigger and better things. So, he moved to Boston with his fiancé and started his new life.

A couple months later this case emerged and in the blink of eye everything that Zack had worked for his entire life came crashing down. All those years that he dedicated to getting his multiple degrees were now gone. All that time that he spent working to support his college education, wasted. His name and reputation that he worked so hard to build, destroyed.

When Zack made these mistakes he was not the Zack that I knew, and I believe those actions should not define the rest of his life. When you issue your sentencing please keep in mind that Zack isn't a person who committed these crimes with malicious intent, it was simply a person who had lost his way and was acting out of character.

Losing his career, losing all his money and losing his future are already a tough price to pay for a mistake that one made during a rough time in their life. I ask that you be gentle with your sentencing and take into account what he has already gone through and will continue to go through because of the mistakes that he has made.

I thank you very much for your time and hopefully your understanding,

A handwritten signature in cursive script, reading "Francesco Basile". The signature is written in black ink and is positioned above the printed name.

Francesco Basile

19 Jeffrey Court Rd.

Branchburg, NJ 08876

(908) 581-0916

EXHIBIT B7

May 6, 2015

Judge Alvin Hellerstein
500 Pearl Street
New York, New York 10007-1312

Dear Judge Hellerstein,

My name is Valerie Zwerko and I am Zachary Zwerko's paternal aunt. I have known Zachary since the day he was born and spent a lot of time with him, particularly in his early years. We lived in a 2 family apartment home; my apartment was downstairs and Zachary lived upstairs with his parents so I saw him almost every day for the first 10 years of his life. He was the first grandchild to my parents and my first nephew. To say that I adored him is an understatement. He was the most precious of children and love of everyone's life.

When he moved with his parents at about age 10 and got into pre-teen and teen years, I was certain that he would outgrow his aunt as is the case for most teens. I expected it so that I would not be disappointed. That was not the case with Zachary. I moved shortly after he did and bought my first home. Zachary would come over and visit me often and each December we had an annual ritual of decorating my Christmas tree. I continued to wait for him to outgrow me however, to my delight, he never did.

When I moved to Atlanta we stayed in touch. When I moved back to NJ, he frequently visited me although I no longer lived close by, and called frequently to see how I was doing. In late 2012, when I was diagnosed with breast cancer and needed surgery, it was Zachary from my family, who offered to come to my surgery with me, knowing that I no longer had my mother who passed away the previously year nor do I have any sisters. Although I had already arranged for a dear friend to be with me, he and his sister, my niece came to see me within an hour after I returned home from the hospital. It was Zachary who drove me into the city two months later where I stayed for 6 weeks during my radiation treatment and to visit me during my stay. He continued to call and text me and took the initiative to see me.

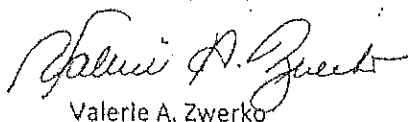
Zachary has always been a loving, caring, attentive nephew. He did not have an easy time growing up in his household as I knew better than anyone living in the same house, one floor down, and despite some of those challenges, he made it through those years, worked while he was in college and then went on to graduate school. He made it through with hard work, sheer determination, and will.

Zachary has never been in trouble before and worked hard to make a better life for himself. I understand that what he has pled guilty to is wrong and serious. Although I'm really glad that he obtained his education, he will no longer be able to put much of that knowledge to practical use as his career is in shambles.

All of us have made mistakes in our lives and I would like to believe learn from them as I certainly have learned from mine. I'm very concerned, at a young age, with his whole life still ahead of him, how he will be able to pick up and move forward and be a productive member of our society. I have confidence in him that he will, however I'm not sure what sending him to prison will accomplish. Prisons here in the US tend to focus on punishment and I believe he has already been punished and suffered enough and will continue to. I worry for his safety in prison and what the whole experience will do to him. I am asking that you sentence him to probation. Give him a gazillion hours of community service to perform and make it unglamorous work but please don't send him to prison.

Your Honor, this is a good kid who made a very bad mistake. Please give him a chance to turn his life around and make it one we can all be proud of and be a productive member of our society.

Very truly yours,

A handwritten signature in cursive script, appearing to read "Valerie A. Zwerko".

Valerie A. Zwerko